

AMENDMENTS TO THE CLAIMS

1. (Original): A method of notifying an exception client associated with a payor financial institution of an exception item, said method comprising:

receiving a presentment check file, said presentment check file including presentment information related to checks presented to said payor financial institution for payment;

receiving a payor check file from said exception client, said payor check file including check information relating to checks written by said exception client;

comparing said presentment check file with said payor check file thereby producing at least one exception item; and

sending said exception client an e-mail notifying said exception client of said at least one exception item.

2. (Original): The method as recited in claim 1, further comprising:

generating a Web file, said Web file including exception information relating to said exception item; and

generating an address for said Web file; wherein

said e-mail includes said address.

3. (Original): The method as recited in claim 2, further comprising:

generating an image of said exception item; and wherein said Web file includes said image.

4. (Original): The method as recited in claim 1, wherein the step of comparing further includes the step of performing a scrubbing process to determine whether said exception item is a true exception item.

5. (Original): The method as recited in claim 2, further comprising causing said address to expire at a predetermined time.

6. (Currently amended): The method as recited in claim 2, further comprising sending an SMTP simple mail transfer protocol notice to said payor financial institution using said method when said exception client accesses said Web file.

7. (Original): The method as recited in claim 1, wherein said sending includes sending said e-mail across a network.

8. (Original): The method as recited in claim 2, wherein said e-mail includes a hyperlink to said address.

9. (Original): The method as recited in claim 1, wherein said method is used in an exception item notification system and said method further comprises:

comparing said at least one exception item with a database of clients of said exception item notification system; and

sending said e-mail only when said exception client is a client of said exception item notification system.

10. (Original): A method of notifying an exception client associated with a payor

financial institution of an exception item, said method comprising:

receiving a presentment check file, said presentment check file including presentment information relating to checks presented to said payor financial institution for payment;

receiving a payor check file from said exception client, said payor check file including check information relating to checks written by said exception client;

comparing said presentment check file with said payor check file thereby producing at least one exception item;

generating a Web file, said Web file including an image relating to said exception item;

sending said exception client an e-mail notifying said exception client of said at least one exception item; and

generating an address for said Web file;

wherein said e-mail includes a hyperlink to said address.